The First National, Bank

FRED'K E. NOLHNO, 2d Vice Pres CHAS R. BURNETT, As-t. Cashier

of Richmond, Virginia.

J. C. JOPI, N. Asst. Cashier, W. P. SHELTON, Asst. Cashier, ALEX J. RVLAND, Asst. Cashier

UNITED STATES, STATE AND CITY DEPOSITORY Surplus Earned, \$1,000,000.

To our Patrons and the Public:

Richmond, Virginia, August 3, 1912.

The respective Boards of Directors of this Bank and the National Bank of Virginia have recommended to the stockholders the consolidation of the two banks. A special meeting has been called for August 29th to act upon this recommendation, and it is practically assured that the two banks will be consolidated as soon after September 1, 1912, as possible, under the name of the FIRST NATIONAL BANK of Richmond, Virginia,

with a capital of Two Million Dollars, a surplus of One Million Dollars, and deposits of between Thirteen and Fourteen Millions.

The Board of Directors of the consolidated institution will, in all probability, be composed of thirty-two directors, made up of the present Board of the First National and about fourteen members from the Board of the National Bank of Virginia, as at present constituted,

It is anticipated that the new Board will elect the following officers:

W. M. HABLISTON, Chairman of the Board; JNO. B. PURCELL, President; JNO. M. MILLER, Jr., Vice-President; W. M. ADDISON, Cashier,

with a sufficient number of Assistant Cashiers and clerks from both institutions to handle the business of the new bank in a most thorough and systematic manner

The consolidated bank will, in a few months, occupy its new building at the corner of Ninth and Main Streets, which, in the opinion of many, will be not only the handsomest but the best located office in the city of Richmond.

Strong and commodious vaults are now being installed, which will not only provide for the funds and assets of the bank, but will include four to five thousand safety deposit boxes with every modern facility for the accommodation of box renters

This Bank points with pardonable pride to its successful career since its organization in 1865, and considers as its most valuable asset the loyalty of its patrons during that period of fortyseven years. It confidently offers to its present customers and to the former customers of the National Bank of Virginia its best efforts and facilities at all times, and extends a cordial invitation to the customers of both banks, and to others needing first-class facilities, to do business with this strong, progressive institution.

The consolidated bank will give especial attention to the accounts of small depositors and borrowers, realizing that the future growth of the institution will largely depend upon the success and growth of this class of accounts.

INO. B. PURCELL, President. JNO. M. MILLER, Jr., Vice-Pres. and Cashier.

NATIONAL BANK OF VIRGINIA

W. M. HABLISTON, President INO. SKELTON WILLIAMS, WILLIAM T. REED,

SURPLUS..... 600,000,00

W. M. ADDISON, Cashier, O. S. MORTON, W. H. SLAUGHTER, JOHN TYLER, J. M. BALL, Jr., Assistant Cashiers.

Richmond, Virginia, August 4, 1912.

To our Friends and Customers:

The plan for the consolidation of the First National Bank of Richmond and the National Bank of Virginia provides for a capital of \$2,000,000 and a surplus of \$1,000,000, which, with the combined deposits of the two banks, will afford a financial institution of material proportions, capable of becoming a strong factor in the future development of Richmond, the Virginias and

The guarantee to depositors of Five Million Dollars will afford them every factor of safety, and we feel will attract new business from many sources. The officers of the two institutions are in thorough accord with the plan and its provisions for the officials of the consolidated bank,

While the new institution will operate under the name of the First National Bank of Richmond, our identity will be maintained through the retention of our proportion of the officials and clerical force, as well as a strong representation on the Board of Directors of the enlarged bank,

No account on our books is too large to be successfully handled by the enlarged bank, and none too small to be sincerely appreciated, and we promise the same personal service and attention will be at the command of all our patrons in the future as in the past.

We have always endeavored to respond to every need of our customers, and feel an honest pride and satisfaction in the close friendship existing between this bank and its customers.

We sincerely ask your further co-operation in making the First National Bank of Richmond the largest in the South and further emphasize Richmond as the South's financial centre. Yours very truly,

> W. M. HABLISTON, President. W. M. ADDISON, Cashier,

The Lie of Western Farm Life

The Mirage of Western Farming Opportunities as Compared With the Farms of Virgini .

By George Caivert,

ing Invested in Southern Industries.

s. Ky: contemplates with standard gauge reging tallways, equip-liding mills, etc., about invested. Toronto and

near of properties claimed to contain 100,000,000 tons of ore, etc.

Pickens Cotton Mits, Pickins, S. C., will erect additional building, costing 120,000, and install machinery costins 120,000, this equinment to include 6,100 spindles and 100 fooms

Kimball Lumber Minutacturing Commany, St. Louis, Mo., will hold plaining mill, costing \$50,000, flooring mill, 177 kilns, etc., at 1,418 k, 1.8.

Pure Fruit Juices and By-Products ompany, Largo, Fla. was incorporated with \$100,000 capital stock, to hottle fruit Juices, manufacture jelly, itc.

capital stock, to develop sate pron-erty.

Tulsa Stove and Foundry Company,
Tulsa, Oide, was incorporated with
\$55,000 capital stock, to mainfacture
\$50,000 capital stock, to mainfacture
\$10,000 capital stock,
Citizens' ice and Cold Storage Company, St. Petershurg, Fin. 4as incorporated with \$100,000 capital stock,
to operate ice and cold storage plant.
Prendergast Cotton Mills, Repdergast, Tenn., will creet \$20,000 childing
and install 15,000 spindles, will accompanying machinery, to cost \$6,000.

MUNEY A PLENTY

w miles etc.

As each passing week marks no favorably the control of the country for warding and proposes and grain of markets and as the favorably the conditions of the country of markets and as the favorably the conditions of the country of markets and as the favorably the conditions of the country of most of a certainty in their results, the lank of German business situation, the moment they have the fields of the markets at the decimal favorable mast packing plant at the markets are to be all plant of the soil, from the moment they have the fields and encouraging fetting of the productions of the soil, from the moment they have the fields and encouraging fetting of the productions of the soil from the moment they have the fields of the moment they have the fields of the country to the markets at the bearing the record of the country to the soil from the moment they have the fields of the country to the productions of the soil, from the moment they have the fields of the mother about the posted upon.

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Call for Redemption 6% Ten Year Notes

Jefferson Realty Corporation Notice is Hereby Given to the Holders of Coupon Notes

Nos. 1, 3, 5, 6, 7, 8, 10, 11, 12, 17, 18, 19, 21, 22, 23, 25, 26, 28, 39, 40, 44, 45, 47, 48, 49, 50, 51, 52, 64, 65, 66, 68, 70, 71,

Tulsa Stove and Foundry Company,

Tulsa

IN ALL LINES OF GENERAL BANKING. ON SAVINGS ACCOUNTS

Modern Business Methods

the expeditious handling of transactions. Time is the impor-

Richmond's Strictly Commercial Bank offers its facilities as an aid to modern laisiness methods.

Planters National Bank

OF RICHMOND, VIRGINIA.

Surplus and Profits

\$ 300,000,00 \$1,400,000,00

Three Per Cent Interest, Compounded Semi-annually, Paid in Savings Department. CONTRACTOR MESSAGE TRACTOR CLICKET TO THE PROPERTY OF THE PROP

"THE HOME FOR SAVINGS

The Central National Bank

The service accorded patron of this bank accounts for our continuous growth,

3 Per Cent Allowed on Savings. The Central National Bank

307 East Broad Street,

CAROLINA PREIT LANDS.

It is felt by the United

Carolina Power and Light.

Carelina Power and Light.

h. N. C. August 2 - The Carelina and Light Company has issued a sit showing that the gross careings wear ended June 2s 1912, were \$101, inting expenses and taxes, \$100,000 and taxes \$100,000 and operating expenses and taxes \$20.072 | Branch, Cabell& Co

narrange, \$30.4% Last year the grown and the continues were \$10.002 not enumes at the continues at the con

Vast Amount of Capital Is Be-

Put your surplus in the savings department of the Manchester Na-tional Bank, where it will earn three per core, annually.

If misfer one should come in the future you will be richer than you seem.

Manchester National Bank

Facta Figures-Verified CHARLES F. HUDNALL,

909 Travelers Bldg., Richmond, Va. Monroe 431. E. A. BARBER, Jr.

ACCOUNTING, AUDITING,
ORGANIZING, SYSTEMATIZING,
215 Matual Building,
Phone Mad 5521. Richmond, Va.

F. P. McConnell ... President W. L. Walters ... Vice-President A. A. Adkins . . . Vice-President Asst. Cashier W. J. Fisher

AUDITING, ACCOUNTING, SYSTEMATIZING.

Certified Public Accountant, E. A. BARBER & CO.